THE COMPANY

Gregory B. Bragg & Associates, Inc. was established and incorporated in 1986 in Northern California as a full-service Third Party Claims Administrator that provides workers' compensation, property, liability and risk management services. Its principals, Gregory B. Bragg, Chairman and CEO, Randall C. Smith, President, Lee Collins, Sr. Vice President and Jeff Kimball, Vice President have a long track record of service to both public and private self-insured entities.

Our mission is to partner with each client to provide quality risk control and safety services. In an environment that attracts and retains experienced professionals, we utilize our superior expertise and technology in our commitment to exceed all expectations. Gregory B. Bragg & Associates has a total of seven offices in California. Company-wide we have over 180 employees.

Our Risk Control Department consists of Rudy Schroeder, Director of Risk Services and Jack Kastorff, Risk Control Manager. The department provides technical risk control, risk management, and safety assistance to a variety of clients in both the private and public sector. We are dedicated to understanding the specific needs of each individual client and producing exactly what is required. Their training is both entertaining and educational. Key resumes are placed in Exhibit I for your reference. We will commit to maintain appropriate staff to ensure the success of your safety program.

SCOPE OF SERVICES

When an entity takes on much of its own risk, the need for a highly competent claims administrator to work with it to reduce its exposure is vital. Therefore, Gregory B. Bragg & Associates offers our clients safety & loss prevention services through our risk control department. Many clients utilize our expertise in this area to go hand in hand with cost-effective claims administration to reduce their total claim costs.

Our risk control department works with you to provide safety and risk control guidance tailored specifically to your claims history and current situation. Our goal is to help you reduce your exposure to future claims to the greatest degree possible.

This department offers a wide variety of services to our clients. The most often used services include:

- Ergonomics
- Crime Prevention
- Pre-Employment Assistance
- Drug Screening Guidance
- Program Development
- Supervisor Training
- Fire Sprinkler Testing
- "Hot Line" Question-Answer
- Emergency Response
- Hazardous Materials Training

- · Loss Trend Analysis
- Driver Training & Selection
- Fire Safety Training
- Incentive Programs
- · SB198/Safety Comm. Guidance
- · Hazard Identification
- · Pre-Loss/Post-Loss Guidance
- Fall Protection
- Traffic Control Safety
- · Sexual Harassment Training

In order to meet the safety objectives of the City, Gregory B. Bragg & Associates would:

- Review, analyze and recommend improvements to the City's draft Illness and Injury Prevention Program (IIPP).
- Meet with individual Departments to discuss recommendations.
- Participate in safety committee meetings.
- Conduct quarterly (or as needed) safety inspections of all employee work areas of the City. Prepare written reports including hazards and recommendations for their mitigation.
- Conduct specialized and hands-on training to Departments' directors, managers, supervisors and employees on their safety roles and responsibilities in workshops and seminars in order to maintain and improve safety of City operations and assure compliance with applicable regulations.
- Represent the City during any health and safety audits and investigations.

REFERENCES

The best references of any firm are the clients, which receive its services. We invite you to contact any of our clients regarding the capability of our firm to provide excellent safety consulting services.

Gregory B. Bragg & Associates currently serves as safety consultant for over 75 self-insured cities. We recommend the following people for you to contact for references:

CITY OF GRIDLEY

Brad Wilkie, Acting City Manager & Finance Director 685 Kentucky Street Gridley, CA 95948 (530) 846-5695

CITY OF STOCKTON

Bob Brothers 22 E. Weber Avenue Stockton, CA 95202-2317 (209) 937-8618

CITY OF ETNA

Christopher Liles, Mayor P.O. Box 460 Etna, CA 96027 (530) 467-5256

CITY OF PARADISE

Dennis Farrell 5555 Skyway Paradise, CA 95969 (530) 872-6295

You may also contact any of our clients. A list is provided in Exhibit II.

INSURANCE REQUIREMENTS

Gregory B. Bragg currently carries the following coverage and will provide evidence and copies of all insurance policies upon execution of an agreement.

ACE Westchester Fire Insurance Company Professional Risk 1325 Avenue of Americas, 38th Floor

New York, New York 10019

Errors and Omissions: Policy Number: G21997420 002, \$2,000,000 Limits.

Expires 2/1/09

Hartford Casualty Insurance Company

Hartford Plaza

Hartford, CT 06115

Policy Number: 57 SBA BZ2382 SC **General Liability**: \$2,000,000 Limits.

Commercial General and Automobile Liability: \$2,000,000 Per Occurrence/

\$4,000,000 Aggregate

Expires 2/1/09

State Compensation Insurance Fund

2875 Gateway Oaks Dr, Sacramento, CA 95833-3255

Policy Number: 148839008

Workers' Compensation: \$1,000,000 Statutory limits.

Expires 4/1/09

Fidelity & Deposit Company of Maryland,

c/o Bolton & Company

245 S. Robles Ave., Ste #105, Pasadena, CA 91102

Policy Number: CCP 6127118 12

Employee Dishonesty: \$500,000 Limits.

Expires 4/22/08